

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Jacob Shensky
Crystal Shensky
Debtors

Case No. 16-04290-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: AutoDocke
Form ID: 318

Page 1 of 2
Total Noticed: 53

Date Rcvd: Mar 18, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 20, 2020.

db/jdb +Jacob Shensky, Crystal Shensky, 50 Old York Road, Wellsville, PA 17365-9791
4846375 +3232 Newmark Drive, Miamisburg, OH 45342-5421
4845125 #+Alltran Financial, PO Box 610, Sauk Rapids MN 56379-0610
4845126 +Anesthesia Assocs Of York, 1001 S. George Street, York PA 17403-3676
4845129 +Beautiful Smiles Dentist, c/o 33 S. Duke Street, York PA 17401-1401
4845130 +Berks Credit & Coll, 245 Main Street, Scranton PA 18519-1641
4845131 +Bureau Of Account Mana, 3607 Rosemont Ave Ste 50, Camp Hill PA 17011-6943
4845138 +Commercial Acceptance, 2 W Main St, Shiremanstown PA 17011-6326
4845139 +Commerical Acceptance, 2 W. Main Street, Camp Hill PA 17011-6326
4845140 +Credit Bureau Of York, 33 S Duke St, York PA 17401-1485
4845145 +Dynamic Recovery Solut, 135 Interstate Blvd Unit, Greenville SC 29615-5720
4845148 #+Memorial Hospital, 325 South Belmont Street, York PA 17403-2608
4845149 +MidAtlantic Corp/ Aero, 230 Lincolnway East, New Oxford PA 17350-1213
4874096 +PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342-5421
4845156 Pinnacle Health Hospital, 11 South Front Street, Harrisburg PA 17101
4845157 +Pnc Mortgage, Po Box 8703, Dayton OH 45401-8703
4845160 +State Collection Service/Holy Spiri, PO Box 6250, Madison WI 53716-0250
4846644 +U.S. Department of Housing and Urban Development, 451 7th Street S.W.,
Washington, DC 20410-0002
4845162 +Wolf's Fuel Oil & Gasoline, Po Box 190, York Springs PA 17372-0190
4845124 +York Adams Tax Claim Bureau, PO BOX 15627, York PA 17405-0156
4845163 +York Credit Bureau, 33 S. Duke Street, York PA 17401-1401
4845164 +York Hospital, 1001 S. George Street, York PA 17403-3645

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: AISACG.COM Mar 18 2020 23:13:00 Capital One Auto Finance c/o AIS Portfolio Service,
4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr EDI: AISACG.COM Mar 18 2020 23:13:00 Capital One Auto Finance c/o AIS Portfolio Service,
P.O. BOX 4360, Houston, TX 77210-4360
4845128 +EDI: CINGMIDLAND.COM Mar 18 2020 23:13:00 AT&T Wireless, PO Box 537104,
Atlanta GA 30353-7104
4845127 +E-mail/Text: rperez@arcadiarecovery.com Mar 18 2020 19:12:01 Arcadia Recovery Bureau,
645 Penn Street, 4th Floor, Reading PA 19601-3559
4845134 +EDI: CAPITALONE.COM Mar 18 2020 23:13:00 Capital One, PO Box 30281,
Salt Lake City UT 84130-0281
4845135 EDI: CAPITALONE.COM Mar 18 2020 23:13:00 Capital One, PO Box 5893,
Carol Stream IL 60197-5893
4845133 EDI: CAPITALONE.COM Mar 18 2020 23:13:00 Capital One, PO Box 30285,
Salt Lake City UT 84130-0285
4845132 +EDI: CAPITALONE.COM Mar 18 2020 23:13:00 Capital One, Attn: Bankruptcy, Po Box 30285,
Salt Lake City UT 84130-0285
4845136 +EDI: CAPONEAUTO.COM Mar 18 2020 23:13:00 Capital One Auto Finance, 3905 N Dallas Pkwy,
Plano TX 75093-7892
4850605 +EDI: AISACG.COM Mar 18 2020 23:13:00 Capital One Auto Finance,
c/o Ascension Capital Group fka, AIS Data Svcs dba Ascension Capital Grp,
4515 N Santa Fe Ave Dept APS, Oklahoma City, OK 73118-7901
4868568 +EDI: AISACG.COM Mar 18 2020 23:13:00 Capital One Auto Finance,,
c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS,
Oklahoma City, OK 73118-7901
4845143 EDI: DIRECTV.COM Mar 18 2020 23:13:00 Directv, PO Box 6550, Englewood CO 80155
4845141 +EDI: NAVIENTFKASMDOE.COM Mar 18 2020 23:13:00 Dept Of Ed/navient, Po Box 9635,
Wilkes Barre PA 18773-9635
4845142 +E-mail/Text: electronicbkydocs@nelnet.net Mar 18 2020 19:11:59 Dept Of Education/neln,
121 S 13th St, Lincoln NE 68508-1904
4845144 +E-mail/Text: bankruptcy.bnc@ditech.com Mar 18 2020 19:11:55 Ditech, PO Box 6172,
Rapid City SD 57709-6172
4845146 +E-mail/Text: bankruptcy.bnc@ditech.com Mar 18 2020 19:11:55 Green Tree Servicing L,
Po Box 6172, Rapid City SD 57709-6172
4845123 EDI: IRS.COM Mar 18 2020 23:13:00 IRS Centralized Insolvency Oper., PO Box 21126,
Philadelphia PA 19114-0326
4845147 EDI: JEFFERSONCAP.COM Mar 18 2020 23:13:00 Jefferson Capital Systems, 16 Mcleland Rd,
Saint Cloud MN 56303
4845137 EDI: JPMORGANCHASE Mar 18 2020 23:13:00 Chase Card, Po Box 15298, Wilmington DE 19850
4848305 E-mail/PDF: resurgentbknofications@resurgent.com Mar 18 2020 19:15:04
LVNV Funding, LLC its successors and assigns as, assignee of CVI Loan GT Trust I,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4845150 +EDI: MID8.COM Mar 18 2020 23:13:00 Midland Funding, 8875 Aero Dr Ste 200,
San Diego CA 92123-2255
4845151 +E-mail/Text: Bankruptcies@nragroup.com Mar 18 2020 19:12:08 National Recovery Agen,
2491 Paxton St, Harrisburg PA 17111-1036
4873107 EDI: NAVIENTFKASMSERV.COM Mar 18 2020 23:13:00 Navient Solutions, Inc. on behalf of,
Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4845152 +E-mail/Text: egssupportservices@alorica.com Mar 18 2020 19:12:01 Osi Collect,
507 Prudential Rd., Horsham PA 19044-2308
4888831 EDI: PRA.COM Mar 18 2020 23:13:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4845562 +EDI: PRA.COM Mar 18 2020 23:13:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
4845158 +EDI: PRA.COM Mar 18 2020 23:13:00 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1,
Norfolk VA 23502-4952
4845159 +EDI: NAVIENTFKASMSERV.COM Mar 18 2020 23:13:00 Slm Financial Corp, Po Box 9500,
Wilkes Barre PA 18773-9500
4847926 +E-mail/Text: electronicbkdocs@nelnet.net Mar 18 2020 19:11:59 U.S. Department of Education,
C/O Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911
4852588 EDI: WFFC.COM Mar 18 2020 23:13:00 Wells Fargo Bank, N.A., dba WFDS, P.O. Box 19657,
Irvine, CA 92623-9657
4845161 +EDI: WFFC.COM Mar 18 2020 23:13:00 Wfs Financial/Wachovia Dealer Srvs, Po Box 3569,
Rancho Cucamonga CA 91729-3569
4845162 +E-mail/Text: Joanna@eandbtransportation.com Mar 18 2020 19:11:50 Wolf's Fuel Oil & Gasoline,
Po Box 190, York Springs PA 17372-0190

TOTAL: 32

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Capital One Auto Finance, c/o Ascension Capital Group fka,
AIS Data Svcs dba Ascension Capital Grp, 4515 N Santa Fe Ave Dept APS,
Oklahoma City,, OK 73118-7901
cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4845153 ##+Penn Credit, 916 S 14th St, Harrisburg PA 17104-3425
4845154 ##+Penn Credit Corp, 916 S 14th Street, PO Box 988, Harrisburg PA 17108-0988
4845155 ##+Penn Credit Corporatio, 916 S 14th St, Harrisburg PA 17104-3425

TOTALS: 0, * 2, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 20, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 18, 2020 at the address(es) listed below:

Dawn Marie Cutaia on behalf of Debtor 2 Crystal Shensky dmcutaia@gmail.com,
cutaialawecf@gmail.com/3479@notices.nextchapterbk.com/r46159@notify.bestcase.com
Dawn Marie Cutaia on behalf of Debtor 1 Jacob Shensky dmcutaia@gmail.com,
cutaialawecf@gmail.com/3479@notices.nextchapterbk.com/r46159@notify.bestcase.com
Elizabeth L Wassall on behalf of Creditor PNC Bank, National Association ewassall@udren.com,
bankruptcy@udren.com
James Warmbrodt on behalf of Creditor PNC Bank, National Association bkgrou@kmlawgroup.com
Lawrence V. Young (Trustee) lyoung@cgalaw.com,
pa33@ecfcbis.com/tlocondro@cgalaw.com/rminello@cgalaw.com
Morris Anthony Scott on behalf of Creditor PNC Bank, National Association pabk@logs.com
Nicole Bernadette LaBletta on behalf of Creditor PNC Bank, National Association
nlabletta@pincuslaw.com, brausch@pincuslaw.com
United States Trustee ustpre@region03.ha.ecf@usdoj.gov

TOTAL: 8

Information to identify the case:

Debtor 1 Jacob Shensky
First Name Middle Name Last Name

Debtor 2 Crystal Shensky
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania

Case number: **1:16-bk-04290-HWV**

Social Security number or ITIN xxx-xx-6252
EIN --_-----

Social Security number or ITIN xxx-xx-1849
EIN --_-----

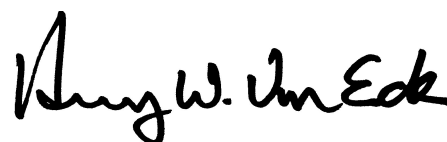
Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jacob Shensky

Crystal Shensky

**By the
court:**

Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: Daneisha Dunbar Yancey, Deputy
Clerk

3/18/20**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.